Fill in this information to identify your case:

United States Bankruptcy Court for the:

MIDDLE DISTRICT OF FLORIDA

Case number *(if known)* ______ Chapter **11**

☐ Check if this an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

4/16

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals,* is available.

1.	**Debtor's name**	**ATIF, Inc.**
2.	**All other names debtor used in the last 8 years** Include any assumed names, trade names and *doing business as* names	**FDBA Attorney's Title Insurance Fund, Inc.**
3.	**Debtor's federal Employer Identification Number** (EIN)	**59-2633824**
4.	**Debtor's address**	**Principal place of business** **1601 Jackson Street #20** **Fort Myers, FL 33901** Number, Street, City, State & ZIP Code **Lee** County **Mailing address, if different from principal place of business** P.O. Box, Number, Street, City, State & ZIP Code **Location of principal assets, if different from principal place of business** Number, Street, City, State & ZIP Code
5.	**Debtor's website** (URL)	
6.	**Type of debtor**	■ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP)) ☐ Partnership (excluding LLP) ☐ Other. Specify:

Debtor **ATIF, Inc.** Case number (*if known*) ______
Name

7. Describe debtor's business

A. *Check one:*

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Railroad (as defined in 11 U.S.C. § 101(44))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))

■ None of the above

B. *Check all that apply*

☐ Tax-exempt entity (as described in 26 U.S.C. §501)

☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)

☐ Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.
See http://www.uscourts.gov/four-digit-national-association-naics-codes.

____

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

☐ Chapter 7

☐ Chapter 9

■ Chapter 11. *Check all that apply*:

☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,566,050 (amount subject to adjustment on 4/01/19 and every 3 years after that).

☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ A plan is being filed with this petition.

☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.

☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

If more than 2 cases, attach a separate list.

■ No.

☐ Yes.

District ______ When ______ Case number ______

District ______ When ______ Case number ______

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

List all cases. If more than 1, attach a separate list

■ No

☐ Yes.

Debtor ______ Relationship ______

District ______ When ______ Case number, if known ______

Debtor **ATIF, Inc.** Case number (*if known*)
Name

11. Why is the case filed in *this district?*

Check all that apply:

- ■ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
- ☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

- ■ No
- ☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (*Check all that apply.*)

- ☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
  What is the hazard?
- ☐ It needs to be physically secured or protected from the weather.
- ☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).
- ☐ Other

Where is the property?

Number, Street, City, State & ZIP Code

Is the property insured?

- ☐ No
- ☐ Yes. Insurance agency
  Contact name
  Phone

Statistical and administrative information

13. Debtor's estimation of available funds .

Check one:

- ■ Funds will be available for distribution to unsecured creditors.
- ☐ After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors

☐ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
■ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

15. Estimated Assets

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

16. Estimated liabilities

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	■ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
☐ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Debtor **ATIF, Inc.**
Name

Case number (*if known*)

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to $500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is trued and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on **March 2, 2017**
MM / DD / YYYY

X **/s/ Gerard A. McHale**
Signature of authorized representative of debtor

Gerard A. McHale
Printed name

Title **Chief Executive Officer**

18. Signature of attorney

X **/s/ Michael C. Markham**
Signature of attorney for debtor

Date **March 2, 2017**
MM / DD / YYYY

Michael C. Markham
Printed name

Johnson, Pope, Bokor, Ruppel
Firm name

& Burns, LLP
PO Box 1100
Tampa, FL 33601
Number, Street, City, State & ZIP Code

Contact phone **813-225-2500** Email address

0768560
Bar number and State

Fill in this information to identify the case:	
Debtor name	**ATIF, Inc.**
United States Bankruptcy Court for the:	**MIDDLE DISTRICT OF FLORIDA**
Case number (if known):	

☐ Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	**Name, telephone number and email address of creditor contact**	**Nature of claim** (for example, trade debts, bank loans, professional services, and government contracts)	**Indicate if claim is contingent, unliquidated, or disputed**	**Amount of claim** If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	**Deduction for value of collateral or setoff**	**Unsecured claim**
1101 SW 49 Ave, LLC c/o Polenberg Cooper, PPLC 1351 Sawgrass Corporate Pkwy Suite 101 Ft Lauderdale, FL 33323		**Pending Claim**	**Disputed**			**$775,000.00**
Arpan Petroleum, Inc c/o Armistead Ellis, PA 319 N Ridgewood Ave Daytona Beach, FL 32114		**Pending Claim**	**Disputed**			**$1,800,000.00**
Bank of America c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$520,000.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$562,500.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$542,500.00**

Debtor **ATIF, Inc.**
Name

Case number *(if known)*

Name of creditor and complete mailing address, including zip code	**Name, telephone number and email address of creditor contact**	**Nature of claim** (for example, trade debts, bank loans, professional services,	**Indicate if claim is contingent, unliquidated, or disputed**	**Amount of claim** If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	**Deduction for value of collateral or setoff**	**Unsecured claim**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$784,000.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$750,000.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$1,500,000.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$800,000.00**
Bank of America/ Countrywide c/o Akerman, LLP 50 Laura Street Suite 3100 Jacksonville, FL 32202		**Pending Claim**	**Disputed**			**$800,000.00**
Brevard Estates Corporation c/o Herman J Russomanno Museum Tower, No 2800 150 West Flagler Street Miami, FL 33130		**Pending Claim**	**Disputed**			**$7,000,000.00**
FDIC c/o Dora Kaufman 44 W Flagler Street 25th Floor Miami, FL 33310		**Pending Claim**	**Disputed**			**$1,900,000.00**

Debtor **ATIF, Inc.**
Name

Case number *(if known)*

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
FDIC as Receiver for Indymac Bank c/o Jennifer Goosenberg 700 N Brand Blvd Suite 830 Glendale, CA 91203		**Pending Claim**	**Disputed**			**$715,000.00**
FDIC as Receiver for Indymac Bank c/o Welbaum Guernsey 2151 St. Le Jeune Rd Suite 200 Coral Gables, FL 33134		**Pending Claim**	**Disputed**			**$640,000.00**
FDIC as Receiver for Indymac Bank c/o Welbaum Guernsey 2151 St. Le Jeune Rd Suite 200 Coral Gables, FL 33134		**Pending Claim**	**Disputed**			**$590,000.00**
FDIC as Receiver for Indymac Bank c/o Welbaum Guernsey 2151 St. Le Jeune Rd Suite 200 Coral Gables, FL 33134		**Pending Claim**	**Disputed**			**$560,500.00**
Hickeys Creekside Development, LLC c/o Yerger/Tyler, PA 1570 Shadowlan Drive Naples, FL 34104		**Pending Claim**	**Disputed**			**$2,350,000.00**
JP Morgan Chase c/o Gray Robinson 401 E Las Olas Blvd Suite 1000 Ft Lauderdale, FL 33301		**Pending Claim**	**Disputed**			**$1,900,000.00**
MJE Family Investment, LLC c/o Broad & Cassell PO Drawer 1130 Tallahassee, FL 32301		**Pending Claim**	**Disputed**			**$4,000,000.00**

Debtor **ATIF, Inc.**
Name

Case number *(if known)*

Name of creditor and complete mailing address, including zip code	**Name, telephone number and email address of creditor contact**	**Nature of claim** (for example, trade debts, bank loans, professional services,	**Indicate if claim is contingent, unliquidated, or disputed**	**Amount of claim** If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	**Deduction for value of collateral or setoff**	**Unsecured claim**
Regions Bank c/o Negrin & Associates, PA 783 N.W. 42 Ave Suite 428 Miami, FL 33132		**Pending Claim**	**Disputed**			**$1,170,000.00**

United States Bankruptcy Court
Middle District of Florida

In re **ATIF, Inc.** Debtor(s)

Case No.
Chapter **11**

VERIFICATION OF CREDITOR MATRIX

I, the Chief Executive Officer of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **March 2, 2017**

/s/ Gerard A. McHale
Gerard A. McHale/**Chief Executive Officer**
Signer/Title

ATIF, Inc.
1601 Jackson Street #20
Fort Myers, FL 33901

Michael C. Markham
Johnson, Pope, Bokor, Ruppel
& Burns, LLP
PO Box 1100
Tampa, FL 33601

1101 SW 49 Ave, LLC
c/o Polenberg Cooper, PPLC
1351 Sawgrass Corporate Pkwy
Suite 101
Ft Lauderdale, FL 33323

Arpan Petroleum, Inc
c/o Armistead Ellis, PA
319 N Ridgewood Ave
Daytona Beach, FL 32114

Attorneys' Title Fund Servic
6545 Corporate Cente Blvd
Orlando, FL 32822

Bank of America
c/o Akerman, LLP
50 Laura Street
Suite 3100
Jacksonville, FL 32202

Bank of America
c/o Hunton & Williams, LLP
1111 Brickell Ave
Suite 2500
Miami, FL 33131

Bank of America/ Countrywide
c/o Akerman, LLP
50 Laura Street
Suite 3100
Jacksonville, FL 32202

BK Properties II, LLC
c/o Zorian Sperkacz, PA
12000 Biscayne Blvd
Suite 206
Miami, FL 33181

Brevard Estates Corporation
c/o Herman J Russomanno
Museum Tower, No 2800
150 West Flagler Street
Miami, FL 33130

Carlton Fields
PO Box 3239
Tampa, FL 33601-3239

Dell Financial Services, LP
Bldg A, Suite 101
14050 Summit Drive
Austin, TX 78758

FDIC
c/o Dora Kaufman
44 W Flagler Street
25th Floor
Miami, FL 33310

FDIC as Receiver for AmTrust Bank
c/o Jennifer Goosenberg
700 N Brand Blvd
Suite 830
Glendale, CA 91203

FDIC as Receiver for BankUnited, FSB
c/o Jennifer Goosenberg
700 N Brand Blvd
Suite 830
Glendale, CA 91203

FDIC as Receiver for Indymac Bank
c/o Jennifer Goosenberg
700 N Brand Blvd
Suite 830
Glendale, CA 91203

FDIC as Receiver for Indymac Bank
c/o Welbaum Guernsey
2151 St. Le Jeune Rd
Suite 200
Coral Gables, FL 33134

FL Dept of Revenue
Mail Stop 3-2000
5050 W Tennessee St.
Tallahassee, FL 32399

Fremont Investment & Loan, Inc.
c/o Akerman, LLP
50 Laura Street
Suite 3100
Jacksonville, FL 32202

G/B/H Four Star, LLC
Hilton Management, LLC
7930 Jones Branch Dr.
Mc Lean, VA 22102

Gary Capuano
c/o Maney & Gordon, P.A.
101 E Kennedy Blvd
Suite 3170
Tampa, FL 33602

Hickeys Creekside Development, L
c/o Yerger/Tyler, PA
1570 Shadowlan Drive
Naples, FL 34104

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

JP Morgan Chase
c/o Gray Robinson
401 E Las Olas Blvd
Suite 1000
Ft Lauderdale, FL 33301

Liberty Property Limited Par
500 Chesterfield Pkwy
Malvern, PA 19355

MJE Family Investment, LLC
c/o Broad & Cassell
PO Drawer 1130
Tallahassee, FL 32301

Regions Bank
c/o Negrin & Associates, PA
783 N.W. 42 Ave
Suite 428
Miami, FL 33132

Robert K. Eddy, Esq.
320 W Kennedy Blvd #700
Tampa, FL 33606-1459

Scott Randolph, Tax Collecto
PO Box 545100
Orlando, FL 32854-5100

Stonecreek Funding Corporation
c/o Strasburger & Price, LLP
901 Main Street
Suite 4400
Dallas, TX 75202

Traken Corporation
PO Box 966
Dundee, FL 33838-0966

Travelers Indemnity Co of CT
St. Paul Fire & Marine Ins C
c/o Stroock Stroock & Lavan
200 S. Biscayne Blvd #3100
Miami, FL 33131-5323

Washington Mutual Bank
c/o Akerman, LLP
50 Laura Street
Suite 3100
Jacksonville, FL 32202

White & Luczak, PA
655 W Morse Blvd #111
Winter Park, FL 32789

United States Bankruptcy Court
Middle District of Florida

In re **ATIF, Inc.** Debtor(s)

Case No.
Chapter **11**

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **ATIF, Inc.** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

■ None [*Check if applicable*]

March 2, 2017
Date

/s/ Michael C. Markham
Michael C. Markham
Signature of Attorney or Litigant
Counsel for **ATIF, Inc.**

Johnson, Pope, Bokor, Ruppel
& Burns, LLP
PO Box 1100
Tampa, FL 33601
813-225-2500 Fax:813-223-7118